



Formations of, Acquisitions by, and Mergers of Savings and Loan Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Home Owners' Loan Act (12 U.S.C. 1461 *et seq.*) (HOLA), Regulation LL (12 CFR Part 238), and Regulation MM (12 CFR Part 239), and all other applicable statutes and regulations to become a savings and loan holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a savings association.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on whether the proposed transaction complies with the standards enumerated in the HOLA (12 U.S.C. 1467a(e)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue, N.W., Washington D.C. 20551-0001, not later than October 25, 2021.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President)
230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *North Shore, MHC, Waukegan, Illinois*; to convert from mutual to stock form. As part of the conversion, North Shore, MHC, and NSTS Financial Corporation, an existing mid-tier savings and loan holding company, will cease to exist and North Shore Trust and Savings, all of Waukegan, Illinois, will become a wholly-owned subsidiary of NSTS Bancorp, Inc., Waukegan, Illinois, a newly-formed Delaware corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA, by acquiring North Shore Trust and Savings.

Board of Governors of the Federal Reserve System, September 20, 2021.

Michele Taylor Fennell,
Deputy Associate Secretary of the Board.